OCT 0 9 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Peter H. Redweik

Examiner:

Jessica Lemieux

Serial No.:

10/644,110

Group Art Unit:

4172

Filed:

August 20, 2003

Docket:

11202

Title:

NET PRESENT VALUE FORECAST FOR LIFE-TIME VALUE FINANCIAL

PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited via facsimile transmission to the U.S. Patent and Trademark Office on October 9, 2008.

By:

Name: Kathleen Krochko

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated July 9, 2008, please amend the above-identified application as follows.